Case 25-09057 Doc 12 Filed 06/18/25 Entered 06/18/25 23:15:51 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	dentify the case:				
Debtor 1:	Joshua P Sappington	Social Security number or ITIN: XXX->	xxx-xx-2100		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	Danielle C Sappington	Social Security number or ITIN: XXX->	xxx-xx-7901		
	First Name Middle Name Last Name	EIN:			
United States Bank	cruptcy Court: Northern District of Illinois	Date case filed for chapter:	13	6/14/25	
Case number:	25-09057				

# Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

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		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Joshua P Sappington	Danielle C Sappington
2.	All other names used in the last 8 years	aka Christin Sappington, aka Josh Sappington	aka Christin Sappington
3.	Address	447 Grever Ct. Lake Zurich, IL 60047	447 Grever Ct. Lake Zurich, IL 60047
4.	<b>Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630–981–3888
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 6/16/25

For more information, see page 2

Case number 25-09057 Debtor Joshua P Sappington and Danielle C Sappington Location: 7. Meeting of creditors Debtors must attend the meeting to July 21, 2025 at 10:00 AM be questioned under oath. In a joint Zoom video meeting. Go to case, both spouses must attend. Zoom.us/join, Enter Meeting ID 388 782 The meeting may be continued or adjourned to a Creditors may attend, but are not required to do so. 3554, and Passcode 4113122038, OR later date. If so, the date will be on the court call 1-872-282-6946 docket. For additional meeting information, go to 8. Deadlines Filing deadline: 9/19/25 Deadline to file a complaint to challenge The bankruptcy clerk's office must receive these documents and any dischargeability of certain debts: required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 8/25/25 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/11/25 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. 30 days after the Deadline to object to exemptions: Filing deadline: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. 9. Filing of plan The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/13/25 at 10:30 AM , Location: Courtroom 642, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 817 7512 and passcode 623389. The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 5500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the 11. Filing a chapter 13 bankruptcy case plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 525(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I

# Case 25-09057 Doc 12 Filed 06/18/25 Entered 06/18/25 23:15:51 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Northern District of Illinois

In re: Case No. 25-09057-MBS
Joshua P Sappington Chapter 13

Danielle C Sappington
Debtors

## CERTIFICATE OF NOTICE

District/off: 0752-1 User: admin Page 1 of 3
Date Rcvd: Jun 16, 2025 Form ID: 309I Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

<b>Recip ID</b> db/jdb	cipient Name and Address Shua P Sappington, Danielle C Sappington, 447 Grever Ct., Lake Zurich, IL 60047-934	46
31488422	pital One, Attn: Bankruptcy, PO Box 3129, Salt Lake City, UT 84110	
31488423	ntric Health, Attn: Bankruptcy, PO Box 1139, Bakersfield, CA 93302-1139	
31488428	b/momnt, 4 Concourse Parkway, Sandy Springs, GA 30328-5397	
31488437	rie's Children's Hospital of Chgo, Attn: Bankruptcy, PO Box 736347, Chicago, IL 606	73-6347
31488440	osper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909	
31488441	ndy Point Dental, Attn: Bankruptcy, 545 North Rand Rd., Lake Zurich, IL 60047-3134	1

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: cutlerfilings@gmail.com	Date/Time	Recipient Name and Address
aty	Linail Text. Cuterinings & ginancom	Jun 16 2025 22:38:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Jun 16 2025 22:39:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ustact	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Jun 16 2025 22:39:00	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31488419	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 16 2025 22:40:16	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
31488420	+ EDI: GMACFS.COM	Jun 17 2025 02:24:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
31488421	+ EDI: CAPITALONE.COM	Jun 17 2025 02:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31488424	+ EDI: JPMORGANCHASE	Jun 17 2025 02:24:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
31488425	+ EDI: CITICORP	Jun 17 2025 02:24:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31488426	+ EDI: CITICORP	Jun 17 2025 02:24:00	Citibank/The Home Depot, Citicorp Cr Srvs, Po Box 790040, St Louis, MO 63179-0040
31488427	+ EDI: CITICORP	Jun 17 2025 02:24:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
31488429	+ EDI: DISCOVER	Jun 17 2025 02:24:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
31488430	Email/Text: BankruptcyNotices@firsttechfed.com	Jun 16 2025 22:38:00	First Tech FCU, Attn: Bankruptcy, Po Box 2100, Beaverton, OR 97075
31488431	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 16 2025 22:39:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate

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Form ID: 309I

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Total Noticed: 34

Certificate of Notice Page 4 of 5
District/off: 0752-1
User: admin

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31488432	+ EDI: PHINAMERI.COM		Drive, Troy, MI 48098-2639
31488432	+ EDI: PHINAMERI.COM	Jun 17 2025 02:24:00	Gm Financial, 801 Cherry Street, Ste. 3600, Fort Worth, TX 76102-6855
31488433	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 16 2025 22:39:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
31488434	+ Email/Text: bankruptcy@greenskycredit.com	Jun 16 2025 22:39:00	GreenSky/THD, Attn: Bankruptcy, 5565 Glenridge Connector, Ste 700, Atlanta, GA 30342-4796
31488447	Email/Text: rev.bankruptcy@illinois.gov	Jun 16 2025 22:39:00	Illinois Department of Revenue, Bankruptcy Dep, Po Box 19035, Springfield, IL 62794-9035
31488448	EDI: IRS.COM	Jun 17 2025 02:24:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
31488435	+ EDI: LENDNGCLUB	Jun 17 2025 02:24:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-5839
31488436	+ Email/Text: EBNBKNOT@ford.com	Jun 16 2025 22:39:00	Lincoln Automotive Finance, Attn: Bankrutcy, Po Box 542000, Omaha, NE 68154-8000
31488438	+ EDI: MAXMSAIDV	Jun 17 2025 02:24:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
31488439	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 16 2025 22:39:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
31488442	+ EDI: SYNC	Jun 17 2025 02:24:00	Syncb/home Dsn Outdr L, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31488443	+ EDI: SYNC	Jun 17 2025 02:24:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31488444	Email/Text: bknotice@upgrade.com	Jun 16 2025 22:38:00	Upgrade, Attn: Bankruptcy, 2 North Central Ave., 10th Floor, Phoenix, AZ 85004-4000
31488445	Email/Text: bknotice@upgrade.com	Jun 16 2025 22:38:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
31488446	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.co	om Jun 16 2025 22:40:19	Wf Bank Na, Attn: Bankruptcy, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 27

Date Rcvd: Jun 16, 2025

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID
ust

\*+

Sypas Reason
\*+

Name and Address
Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025 Signature: /s/Gustava Winters

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District/off: 0752-1 User: admin Page 3 of 3
Date Rcvd: Jun 16, 2025 Form ID: 309I Total Noticed: 34

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name Email Address

Adam G. Brief

Ustpregion11.es.ecf@usdoj.gov

David H Cutler

on behalf of Debtor 1 Joshua P Sappington cutlerfilings@gmail.com r48280@notify.bestcase.com

Glenn B Stearns

stearns\_g@lisle13.com

TOTAL: 3